



**This is only a summary.** If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at Human Resources or by calling 724-744-4496 x2.

Important Questions	Answers	Why this Matters:
<b>What is the overall <u>deductible</u>?</b>	<b>\$0</b> individual/ <b>\$0</b> family network, <b>\$250</b> individual/ <b>\$750</b> family out-of-network. ↑ ↑↑↑	You must pay all the costs up to the <b>deductible</b> amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the <b>deductible</b> starts over (usually, but not always, January 1st). See the chart starting on page 2 for how much you pay for covered services after you meet the <b>deductible</b> .
<b>Are there other <u>deductibles</u> for specific services?</b>	No.	You don't have to meet <b>deductibles</b> for specific services, but see the chart starting on page 2 for other costs for services this plan covers.
<b>Is there an <u>out-of-pocket limit</u> on my expenses?</b>	Yes, <b>\$0</b> individual/ <b>\$0</b> family network, <b>\$1,500</b> individual/ <b>\$3,000</b> family out-of-network.	The <b>out-of-pocket limit</b> is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.
<b>What is not included in the <u>out-of-pocket limit</u>?</b>	Copayments, deductibles, prescription drug expenses, premiums, balance-billed charges and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the <b>out-of-pocket limit</b> .
<b>Is there an overall annual limit on what the plan pays?</b>	No.	The chart starting on page 2 describes any limits on what the plan will pay for <i>specific</i> covered services, such as office visits.
<b>Does this plan use a <u>network of providers</u>?</b>	Yes. For a list of <b>network providers</b> , see _____ or call _____.	If you use a <b>network</b> doctor or other health care <b>provider</b> , this plan will pay some or all of the costs of covered services. Be aware, your <b>network</b> doctor or hospital may use an out-of-network <b>provider</b> for some services. Plans use the term in-network, <b>preferred</b> , or participating for <b>providers</b> in their <b>network</b> . See the chart starting on page 2 for how this plan pays different kinds of <b>providers</b> .
<b>Do I need a referral to see a <u>specialist</u>?</b>	No.	You can see the <b>specialist</b> you choose without permission from this plan.

**Questions:** Call \_\_\_\_\_ or visit us at \_\_\_\_\_.

If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform) and [www.HealthCare.gov](http://www.HealthCare.gov) or call \_\_\_\_\_ to request a copy.

<b>Are there services this plan doesn't cover?</b>	Yes.	Some of the services this plan doesn't cover are listed in the Excluded Services & Other Covered Services section. See your policy or plan document for additional information about <b>excluded services</b> .
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- **Copayments** are fixed dollar amounts (for example, \$15) you pay for covered health care, usually when you receive the service.
- **Coinsurance** is *your* share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the plan's **allowed amount** for an overnight hospital stay is \$1,000, your **coinsurance** payment of 20% would be \$200. This may change if you haven't met your **deductible**.
- The amount the plan pays for covered services is based on the **allowed amount**. If an out-of-network **provider** charges more than the **allowed amount**, you may have to pay the difference. For example, if an out-of-network hospital charges \$1,500 for an overnight stay and the **allowed amount** is \$1,000, you may have to pay the \$500 difference. (This is called **balance billing**.)
- This plan may encourage you to use **network providers** by charging you lower **deductibles**, **copayments** and **coinsurance** amounts.

Common Medical Event	Services You May Need	Your Cost if You Use a Network Provider	Your Cost if You Use an Out-of-Network Provider	Limitations & Exceptions
<b>If you visit a health care provider's office or clinic</b>	Primary care visit to treat an injury or illness	\$10 copay/visit	20% coinsurance	-----none-----
	Specialist visit	\$10 copay/visit	20% coinsurance	-----none-----
	Other practitioner office visit	\$10 copay/visit for chiropractor	20% coinsurance for chiropractor	Combined network and out-of-network: 20 visits per benefit period.
	Preventive care Screening Immunization	No charge for preventive care services	No coverage for preventive care visits 20% coinsurance for screening services 20% coinsurance for immunizations	Please refer to your preventive schedule for additional information.

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Common Medical Event	Services You May Need	Your Cost if You Use a Network Provider	Your Cost if You Use an Out-of-Network Provider	Limitations & Exceptions
<b>If you have a test</b>	Diagnostic test (x-ray, blood work)	¶No charge	20% coinsurance	-----none-----
	Imaging (CT/PET scans, MRIs)	¶No charge	20% coinsurance	-----none-----
<b>If you need drugs to treat your illness or condition</b>  More information about <u>prescription drug coverage</u> is available at _____.	¶Generic drugs	20% coinsurance (\$50 maximum per prescription) (retail) 20% coinsurance (\$50 maximum per prescription) (mail order)	Not covered	Up to 31-day supply retail pharmacy. Up to 90-day supply maintenance prescription drugs through mail order. Certain participating retail pharmacy providers may have agreed to make maintenance prescription drugs available at the same cost-sharing and quantity limits as the mail service coverage.
	¶Brand drugs	20% coinsurance (\$50 maximum per prescription) (retail) 20% coinsurance (\$50 maximum per prescription) (mail order)	Not covered	Up to 31-day supply retail pharmacy. Up to 90-day supply maintenance prescription drugs through mail order. Certain participating retail pharmacy providers may have agreed to make maintenance prescription drugs available at the same cost-sharing and quantity limits as the mail service coverage.
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	No charge	20% coinsurance	-----none-----
	Physician/surgeon fees	No charge	20% coinsurance	¶-----none-----

**Questions:** Call \_\_\_\_\_ or visit us at \_\_\_\_\_.

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Common Medical Event	Services You May Need	Your Cost if You Use a Network Provider	Your Cost if You Use an Out-of-Network Provider	Limitations & Exceptions
<b>If you need immediate medical attention</b>	Emergency room services	\$35 copay/visit	\$35 copay/visit	Copay waived if admitted as an inpatient.
	Emergency medical transportation	No charge	No charge	-----none-----
	Urgent care	\$10 copay/visit	20% coinsurance	-----none-----
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	No charge	20% coinsurance	Precertification may be required.
	Physician/surgeon fee	No charge	20% coinsurance	-----none-----
<b>If you have mental health, behavioral health, or substance abuse needs</b>	Mental/Behavioral health outpatient services	No charge	20% coinsurance	-----none-----
	Mental/Behavioral health inpatient services	No charge	20% coinsurance	Precertification may be required
	Substance use disorder outpatient services	No charge	20% coinsurance	-----none-----
	Substance use disorder inpatient services	No charge	20% coinsurance	Precertification may be required
<b>If you are pregnant</b>	Prenatal and postnatal care	No charge	20% coinsurance	Network: The first visit to determine pregnancy is covered at no charge. Please refer to the Women’s Health Preventive Schedule for additional information.
	Delivery and all inpatient services	No charge	20% coinsurance	Precertification may be required.
<b>If you need help recovering or have other special health needs</b>	Home health care	No charge	20% coinsurance	-----none-----
	Rehabilitation services	\$10 copay/visit	20% coinsurance	Combined network and out-of-network: 20 physical medicine visits, 20 speech therapy visits and 20 occupational therapy visits per benefit period.
	Habilitation services	\$10 copay/visit	20% coinsurance	
	Skilled nursing care	No charge	20% coinsurance	Out-of-network: 100 days per benefit period.
	Durable medical equipment	No charge	20% coinsurance	-----none-----

**Questions:** Call \_\_\_\_\_ or visit us at \_\_\_\_\_.

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Common Medical Event	Services You May Need	Your Cost if You Use a Network Provider	Your Cost if You Use an Out-of-Network Provider	Limitations & Exceptions
	Hospice service	No charge	20% coinsurance	none
<b>If your child needs dental or eye care</b>	Eye exam	Not covered	Not covered	none
	Glasses	Not covered	Not covered	none
	Dental check-up	Not covered	Not covered	none

**Excluded Services & Other Covered Services:**

Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other <u>excluded services</u> .)		
<ul style="list-style-type: none"> <li>Acupuncture</li> <li>Cosmetic surgery</li> <li>Dental care (Adult)</li> </ul>	<ul style="list-style-type: none"> <li>Hearing aids</li> <li>Long-term care</li> <li>Routine eye care (Adult)</li> </ul>	<ul style="list-style-type: none"> <li>Routine foot care</li> <li>Weight loss programs</li> </ul>

Other Covered Services (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)		
<ul style="list-style-type: none"> <li>Bariatric surgery</li> <li>Chiropractic care</li> </ul>	<ul style="list-style-type: none"> <li>Coverage provided outside the United States. See <a href="http://www.bcbsa.com">www.bcbsa.com</a></li> <li>Infertility treatment</li> </ul>	<ul style="list-style-type: none"> <li>Non-emergency care when traveling outside the U.S.</li> <li>Private-duty nursing</li> </ul>

**Questions:** Call \_\_\_\_\_ or visit us at \_\_\_\_\_.

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**Your Rights to Continue Coverage:**

If you lose coverage under the plan, then, depending upon the circumstances, Federal and State laws may provide protections that allow you to keep health coverage. Any such rights may be limited in duration and will require you to pay a **premium**, which may be significantly higher than the premium you pay while covered under the plan. Other limitations on your rights to continue coverage may also apply.

For more information on your rights to continue coverage, contact the plan at \_\_\_\_\_. You may also contact your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or [www.dol.gov/ebsa](http://www.dol.gov/ebsa), or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or [www.cciio.cms.gov](http://www.cciio.cms.gov).

**Your Grievance and Appeals Rights:**

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to **appeal** or file a **grievance**. For questions about your rights, this notice, or assistance, you can contact:

- Your plan administrator.

To obtain language assistance, call \_\_\_\_\_.

SPANISH (Español): Para obtener asistencia en Español, llame al \_\_\_\_\_.

TAGALOG (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa \_\_\_\_\_.

CHINESE (中文): 如果需要中文的帮助，请拨打这个号码 \_\_\_\_\_.

NAVAJO (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijjigo holne' \_\_\_\_\_.

\_\_\_\_\_ *To see examples of how this plan might cover costs for a sample medical situation, see the next page.* \_\_\_\_\_

**Questions:** Call \_\_\_\_\_ or visit us at \_\_\_\_\_.

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**About these Coverage Examples:**

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.



**This is not a cost estimator.**

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.

**Having a baby  
(normal delivery)**

- **Amount owed to providers:** \$7,540
- **Plan pays** \$7,510
- **Patient pays** \$30

**Sample care costs:**

Hospital charges (mother)	\$2,700
Routine obstetric care	\$2,100
Hospital charges (baby)	\$900
Anesthesia	\$900
Laboratory tests	\$500
Prescriptions	\$200
Radiology	\$200
Vaccines, other preventive	\$40
<b>Total</b>	<b>\$7,540</b>

**Patient pays:**

Deductibles	\$0
Copays	\$30
Coinsurance	\$0
Limits or exclusions	\$0
<b>Total</b>	<b>\$30</b>

**Managing type 2 diabetes  
(routine maintenance of  
a well-controlled condition)**

- **Amount owed to providers:** \$5,400
- **Plan pays** \$4,800
- **Patient pays** \$600

**Sample care costs:**

Prescriptions	\$2,900
Medical Equipment and Supplies	\$1,300
Office Visits and Procedures	\$700
Education	\$300
Laboratory tests	\$100
Vaccines, other preventive	\$100
<b>Total</b>	<b>\$5,400</b>

**Patient pays:**

Deductibles	\$0
Copays	\$600
Coinsurance	\$0
Limits or exclusions	\$0
<b>Total</b>	<b>\$600</b>

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## Questions and answers about the Coverage Examples:

### What are some of the assumptions behind the Coverage Examples?

- Costs don't include **premiums**.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from **network providers**. If the patient had received care from out-of-network **providers**, costs would have been higher.

### What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how **deductibles**, **copayments**, and **coinsurance** can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

### Does the Coverage Example predict my own care needs?

- ✗ **No.** Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

### Does the Coverage Example predict my future expenses?

- ✗ **No.** Coverage Examples are **not** cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your **providers** charge, and the reimbursement your health plan allows.

### Can I use Coverage Examples to compare plans?

- ✓ **Yes.** When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

### Are there other costs I should consider when comparing plans?

- ✓ **Yes.** An important cost is the **premium** you pay. Generally, the lower your **premium**, the more you'll pay in out-of-pocket costs, such as **copayments**, **deductibles**, and **coinsurance**. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.

**Questions:** Call \_\_\_\_\_ or visit us at \_\_\_\_\_.

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Important Questions	Answers	Why this Matters:
<p><b>What is the overall <u>deductible</u>?</b></p>	<p><b>\$500</b> individual/<b>\$1,000</b> family network,  <b>\$1,000</b> individual/<b>\$2,000</b> family out-of-network.</p> <p><u>Network deductible</u> does not apply to primary care visits, specialist visits, preventive care services, emergency room services, urgent care and prescription drug benefits.                      † Copayments, coinsurance amounts don't count toward the <u>network deductible</u>.</p>	<p>You must pay all the costs up to the <b>deductible</b> amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the <b>deductible</b> starts over (usually, but not always, January 1st). See the chart starting on page 3 for how much you pay for covered services after you meet the <b>deductible</b>.</p>
<p><b>Are there other <u>deductibles</u> for specific services?</b></p>	<p>No.</p>	<p>You don't have to meet <b>deductibles</b> for specific services, but see the chart starting on page 3 for other costs for services this plan covers.</p>
<p><b>Is there an <u>out-of-pocket limit</u> on my expenses?</b></p>	<p>Yes, <b>\$1,000</b> individual/<b>\$2,000</b> family network,  <b>\$2,000</b> individual/<b>\$4,000</b> family out-of-network.</p>	<p>The <b>out-of-pocket limit</b> is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.</p>
<p><b>What is not included in the <u>out-of-pocket limit</u>?</b></p>	<p>Copayments, deductibles, prescription drug expenses, premiums, balance-billed charges and health care this plan doesn't cover.</p>	<p>Even though you pay these expenses, they don't count toward the <b>out-of-pocket limit</b>.</p>

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<b>Is there an overall annual limit on what the plan pays?</b>	No.	The chart starting on page 3 describes any limits on what the plan will pay for <i>specific</i> covered services, such as office visits.
<b>Does this plan use a network of providers?</b>	Yes. For a list of <b>network providers</b> , see _____ or call _____.	If you use a <b>network</b> doctor or other health care <b>provider</b> , this plan will pay some or all of the costs of covered services. Be aware, your <b>network</b> doctor or hospital may use an out-of-network <b>provider</b> for some services. Plans use the term in-network, <b>preferred</b> , or participating for <b>providers</b> in their <b>network</b> . See the chart starting on page 3 for how this plan pays different kinds of <b>providers</b> .
<b>Do I need a referral to see a specialist?</b>	No.	You can see the <b>specialist</b> you choose without permission from this plan.
<b>Are there services this plan doesn't cover?</b>	Yes.	Some of the services this plan doesn't cover are listed in the Excluded Services & Other Covered Services section. See your policy or plan document for additional information about <b>excluded services</b> .



- **Copayments** are fixed dollar amounts (for example, \$15) you pay for covered health care, usually when you receive the service.
- **Coinsurance** is *your* share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the plan's **allowed amount** for an overnight hospital stay is \$1,000, your **coinsurance** payment of 20% would be \$200. This may change if you haven't met your **deductible**.
- The amount the plan pays for covered services is based on the **allowed amount**. If an out-of-network **provider** charges more than the **allowed amount**, you may have to pay the difference. For example, if an out-of-network hospital charges \$1,500 for an overnight stay and the **allowed amount** is \$1,000, you may have to pay the \$500 difference. (This is called **balance billing**.)
- This plan may encourage you to use **network providers** by charging you lower **deductibles**, **copayments** and **coinsurance** amounts.

**Questions:** Call \_\_\_\_\_ or visit us at \_\_\_\_\_.

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Common Medical Event	Services You May Need	Your Cost if You Use a Network Provider	Your Cost if You Use an Out-of-Network Provider	Limitations & Exceptions
<b>If you visit a health care provider's office or clinic</b>	Primary care visit to treat an injury or illness	\$20 copay/visit	40% coinsurance	none
	Specialist visit	\$20 copay/visit	40% coinsurance	none
	Other practitioner office visit	20% coinsurance for chiropractor	40% coinsurance for chiropractor	Combined network and out-of-network: 20 visits per benefit period.
	Preventive care Screening Immunization	No charge for preventive care services	No coverage for preventive care visits 40% coinsurance for screening services 40% coinsurance for immunizations	Please refer to your preventive schedule for additional information.
<b>If you have a test</b>	Diagnostic test (x-ray, blood work)	20% coinsurance	40% coinsurance	none
	Imaging (CT/PET scans, MRIs)	20% coinsurance	40% coinsurance	none

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Common Medical Event	Services You May Need	Your Cost if You Use a Network Provider	Your Cost if You Use an Out-of-Network Provider	Limitations & Exceptions
<p><b>If you need drugs to treat your illness or condition</b></p> <p>More information about <b>prescription drug coverage</b> is available at _____.</p>	Generic drugs	20% coinsurance (\$50 maximum per prescription) (retail) 20% coinsurance (\$50 maximum per prescription) (mail order)	Not covered	Up to 31-day supply retail pharmacy. Up to 90-day supply maintenance prescription drugs through mail order. Certain participating retail pharmacy providers may have agreed to make maintenance prescription drugs available at the same cost-sharing and quantity limits as the mail service coverage.
	Brand drugs	20% coinsurance (\$50 maximum per prescription) (retail) 20% coinsurance (\$50 maximum per prescription) (mail order)	Not covered	Up to 31-day supply retail pharmacy. Up to 90-day supply maintenance prescription drugs through mail order. Certain participating retail pharmacy providers may have agreed to make maintenance prescription drugs available at the same cost-sharing and quantity limits as the mail service coverage.
<p><b>If you have outpatient surgery</b></p>	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	40% coinsurance	-----none-----
	Physician/surgeon fees	20% coinsurance	40% coinsurance	-----none-----

**Questions:** Call \_\_\_\_\_ or visit us at \_\_\_\_\_.

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# Westmoreland County Public Schools: PPO Option B

Coverage Period: 01/01/2014 - 12/31/2014

Summary of Benefits and Coverage: What this Plan Covers & What it Costs

Coverage for: Individual/Family | Plan Type: PPO

Common Medical Event	Services You May Need	Your Cost if You Use a Network Provider	Your Cost if You Use an Out-of-Network Provider	Limitations & Exceptions
<b>If you need immediate medical attention</b>	Emergency room services	\$50 copay/visit	\$50 copay/visit	Copay waived if admitted as an inpatient.
	Emergency medical transportation	20% coinsurance	20% coinsurance	none
	Urgent care	\$20 copay/visit	40% coinsurance	none
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	20% coinsurance	40% coinsurance	Precertification may be required.
	Physician/surgeon fee	20% coinsurance	40% coinsurance	none
<b>If you have mental health, behavioral health, or substance abuse needs</b>	Mental/Behavioral health outpatient services	20% coinsurance	40% coinsurance	none
	Mental/Behavioral health inpatient services	20% coinsurance	40% coinsurance	Precertification may be required
	Substance use disorder outpatient services	20% coinsurance	40% coinsurance	none
	Substance use disorder inpatient services	20% coinsurance	40% coinsurance	Precertification may be required
<b>If you are pregnant</b>	Prenatal and postnatal care	20% coinsurance	40% coinsurance	Network: The first visit to determine pregnancy is covered at no charge. Please refer to the Women's Health Preventive Schedule for additional information.
	Delivery and all inpatient services	20% coinsurance	40% coinsurance	Precertification may be required.
<b>If you need help recovering or have other special health needs</b>	Home health care	20% coinsurance	40% coinsurance	none
	Rehabilitation services	20% coinsurance	40% coinsurance	Combined network and out-of-network: 20 physical medicine visits, 20 speech therapy visits and 20 occupational therapy visits per benefit period.
	Habilitation services	20% coinsurance	40% coinsurance	
	Skilled nursing care	20% coinsurance	40% coinsurance	Out-of-network: 100 days per benefit period.
	Durable medical equipment	20% coinsurance	40% coinsurance	none

**Questions:** Call \_\_\_\_\_ or visit us at \_\_\_\_\_.

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Common Medical Event	Services You May Need	Your Cost if You Use a Network Provider	Your Cost if You Use an Out-of-Network Provider	Limitations & Exceptions
	Hospice service	20% coinsurance	40% coinsurance	none
<b>If your child needs dental or eye care</b>	Eye exam	Not covered	Not covered	none
	Glasses	Not covered	Not covered	none
	Dental check-up	Not covered	Not covered	none

**Excluded Services & Other Covered Services:**

Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other <u>excluded services</u> .)		
<ul style="list-style-type: none"> <li>Acupuncture</li> <li>Cosmetic surgery</li> <li>Dental care (Adult)</li> </ul>	<ul style="list-style-type: none"> <li>Hearing aids</li> <li>Long-term care</li> <li>Routine eye care (Adult)</li> </ul>	<ul style="list-style-type: none"> <li>Routine foot care</li> <li>Weight loss programs</li> </ul>

Other Covered Services (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)		
<ul style="list-style-type: none"> <li>Bariatric surgery</li> <li>Chiropractic care</li> </ul>	<ul style="list-style-type: none"> <li>Coverage provided outside the United States. See <a href="http://www.bcbsa.com">www.bcbsa.com</a></li> <li>Infertility treatment</li> </ul>	<ul style="list-style-type: none"> <li>Non-emergency care when traveling outside the U.S.</li> <li>Private-duty nursing</li> </ul>

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**Your Rights to Continue Coverage:**

If you lose coverage under the plan, then, depending upon the circumstances, Federal and State laws may provide protections that allow you to keep health coverage. Any such rights may be limited in duration and will require you to pay a **premium**, which may be significantly higher than the premium you pay while covered under the plan. Other limitations on your rights to continue coverage may also apply.

For more information on your rights to continue coverage, contact the plan at \_\_\_\_\_. You may also contact your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or [www.dol.gov/ebsa](http://www.dol.gov/ebsa), or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or [www.cciio.cms.gov](http://www.cciio.cms.gov).

**Your Grievance and Appeals Rights:**

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to **appeal** or file a **grievance**. For questions about your rights, this notice, or assistance, you can contact:

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**To obtain language assistance, call \_\_\_\_\_.**

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TAGALOG (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa \_\_\_\_\_.

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NAVAJO (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijjigo holne' \_\_\_\_\_.

*To see examples of how this plan might cover costs for a sample medical situation, see the next page.*

**Questions:** Call \_\_\_\_\_ or visit us at \_\_\_\_\_.

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**About these Coverage Examples:**

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.



**This is not a cost estimator.**

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.

**Having a baby**  
(normal delivery)

- **Amount owed to providers:** \$7,540
- **Plan pays** \$6,010
- **Patient pays** \$1,530

**Sample care costs:**

Hospital charges (mother)	\$2,700
Routine obstetric care	\$2,100
Hospital charges (baby)	\$900
Anesthesia	\$900
Laboratory tests	\$500
Prescriptions	\$200
Radiology	\$200
Vaccines, other preventive	\$40
<b>Total</b>	<b>\$7,540</b>

**Patient pays:**

Deductibles	\$500
Copays	\$30
Coinsurance	\$1,000
Limits or exclusions	\$0
<b>Total</b>	<b>\$1,530</b>

**Managing type 2 diabetes**  
(routine maintenance of a well-controlled condition)

- **Amount owed to providers:** \$5,400
- **Plan pays** \$4,000
- **Patient pays** \$1,400

**Sample care costs:**

Prescriptions	\$2,900
Medical Equipment and Supplies	\$1,300
Office Visits and Procedures	\$700
Education	\$300
Laboratory tests	\$100
Vaccines, other preventive	\$100
<b>Total</b>	<b>\$5,400</b>

**Patient pays:**

Deductibles	\$500
Copays	\$700
Coinsurance	\$200
Limits or exclusions	\$0
<b>Total</b>	<b>\$1,400</b>

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## Questions and answers about the Coverage Examples:

### What are some of the assumptions behind the Coverage Examples?

- Costs don't include **premiums**.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from **network providers**. If the patient had received care from out-of-network **providers**, costs would have been higher.

### What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how **deductibles**, **copayments**, and **coinsurance** can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

### Does the Coverage Example predict my own care needs?

- ✗ **No.** Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

### Does the Coverage Example predict my future expenses?

- ✗ **No.** Coverage Examples are **not** cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your **providers** charge, and the reimbursement your health plan allows.

### Can I use Coverage Examples to compare plans?

- ✓ **Yes.** When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

### Are there other costs I should consider when comparing plans?

- ✓ **Yes.** An important cost is the **premium** you pay. Generally, the lower your **premium**, the more you'll pay in out-of-pocket costs, such as **copayments**, **deductibles**, and **coinsurance**. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.

**Questions:** Call \_\_\_\_\_ or visit us at \_\_\_\_\_.

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**This is only a summary.** If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at Human Resources or by calling 724-744-4496 x2.

Important Questions	Answers	Why this Matters:
<b>What is the overall <u>deductible</u>?</b>	<b>\$0</b> individual/ <b>\$0</b> family network, <b>\$250</b> individual/ <b>\$500</b> family out-of-network. ↑ ↑↑↑	You must pay all the costs up to the <b>deductible</b> amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the <b>deductible</b> starts over (usually, but not always, January 1st). See the chart starting on page 2 for how much you pay for covered services after you meet the <b>deductible</b> .
<b>Are there other <u>deductibles</u> for specific services?</b>	No.	You don't have to meet <b>deductibles</b> for specific services, but see the chart starting on page 2 for other costs for services this plan covers.
<b>Is there an <u>out-of-pocket limit</u> on my expenses?</b>	Yes, <b>\$0</b> individual/ <b>\$0</b> family network, <b>\$1,000</b> individual/ <b>\$2,000</b> family out-of-network.	The <b>out-of-pocket limit</b> is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.
<b>What is not included in the <u>out-of-pocket limit</u>?</b>	Copayments, deductibles, prescription drug expenses, premiums, balance-billed charges and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the <b>out-of-pocket limit</b> .
<b>Is there an overall annual limit on what the plan pays?</b>	No.	The chart starting on page 2 describes any limits on what the plan will pay for <i>specific</i> covered services, such as office visits.
<b>Does this plan use a <u>network of providers</u>?</b>	Yes. For a list of <b>network providers</b> , see _____ or call _____.	If you use a <b>network</b> doctor or other health care <b>provider</b> , this plan will pay some or all of the costs of covered services. Be aware, your <b>network</b> doctor or hospital may use an out-of-network <b>provider</b> for some services. Plans use the term in-network, <b>preferred</b> , or participating for <b>providers</b> in their <b>network</b> . See the chart starting on page 2 for how this plan pays different kinds of <b>providers</b> .
<b>Do I need a referral to see a <u>specialist</u>?</b>	No.	You can see the <b>specialist</b> you choose without permission from this plan.

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<b>Are there services this plan doesn't cover?</b>	Yes.	Some of the services this plan doesn't cover are listed in the Excluded Services & Other Covered Services section. See your policy or plan document for additional information about <b>excluded services</b> .
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-  • **Copayments** are fixed dollar amounts (for example, \$15) you pay for covered health care, usually when you receive the service.
- **Coinsurance** is *your* share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the plan's **allowed amount** for an overnight hospital stay is \$1,000, your **coinsurance** payment of 20% would be \$200. This may change if you haven't met your **deductible**.
- The amount the plan pays for covered services is based on the **allowed amount**. If an out-of-network **provider** charges more than the **allowed amount**, you may have to pay the difference. For example, if an out-of-network hospital charges \$1,500 for an overnight stay and the **allowed amount** is \$1,000, you may have to pay the \$500 difference. (This is called **balance billing**.)
- This plan may encourage you to use **network providers** by charging you lower **deductibles**, **copayments** and **coinsurance** amounts.

Common Medical Event	Services You May Need	Your Cost if You Use a Network Provider	Your Cost if You Use an Out-of-Network Provider	Limitations & Exceptions
<b>If you visit a health care provider's office or clinic</b>	Primary care visit to treat an injury or illness	\$5 copay/visit	20% coinsurance	-----none-----
	Specialist visit	\$5 copay/visit	20% coinsurance	-----none-----
	Other practitioner office visit	\$5 copay/visit for chiropractor	20% coinsurance for chiropractor	-----none-----
	Preventive care Screening Immunization	No charge for preventive care services	No coverage for preventive care visits 20% coinsurance for screening services 20% coinsurance for immunizations	Please refer to your preventive schedule for additional information.

**Questions:** Call \_\_\_\_\_ or visit us at \_\_\_\_\_.

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Common Medical Event	Services You May Need	Your Cost if You Use a Network Provider	Your Cost if You Use an Out-of-Network Provider	Limitations & Exceptions
<b>If you have a test</b>	Diagnostic test (x-ray, blood work)	No charge	20% coinsurance	none
	Imaging (CT/PET scans, MRIs)	No charge	20% coinsurance	none
<b>If you need drugs to treat your illness or condition</b>  More information about <u>prescription drug coverage</u> is available at _____.	Generic drugs	\$5 copay (retail) \$6 copay (mail order)	Not covered	Greater of 34-day supply or 100 units retail pharmacy. Up to 60-day supply maintenance prescription drugs through mail order. Certain participating retail pharmacy providers may have agreed to make maintenance prescription drugs available at the same cost-sharing and quantity limits as the mail service coverage.
	Brand drugs	\$10 copay (retail) \$12 copay (mail order)	Not covered	Greater of 34-day supply or 100 units retail pharmacy. Up to 60-day supply maintenance prescription drugs through mail order. Certain participating retail pharmacy providers may have agreed to make maintenance prescription drugs available at the same cost-sharing and quantity limits as the mail service coverage.
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	No charge	20% coinsurance	none
	Physician/surgeon fees	No charge	20% coinsurance	none

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Common Medical Event	Services You May Need	Your Cost if You Use a Network Provider	Your Cost if You Use an Out-of-Network Provider	Limitations & Exceptions
<b>If you need immediate medical attention</b>	Emergency room services	\$20 copay/visit	\$20 copay/visit	Copay waived if admitted as an inpatient.
	Emergency medical transportation	No charge	No charge	-----none-----
	Urgent care	\$5 copay/visit	20% coinsurance	-----none-----
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	No charge	20% coinsurance	Precertification may be required.
	Physician/surgeon fee	No charge	20% coinsurance	-----none-----
<b>If you have mental health, behavioral health, or substance abuse needs</b>	Mental/Behavioral health outpatient services	No charge	20% coinsurance	-----none-----
	Mental/Behavioral health inpatient services	No charge	20% coinsurance	Precertification may be required
	Substance use disorder outpatient services	No charge	20% coinsurance	-----none-----
	Substance use disorder inpatient services	No charge	20% coinsurance	Precertification may be required
<b>If you are pregnant</b>	Prenatal and postnatal care	No charge	20% coinsurance	Network: The first visit to determine pregnancy is covered at no charge. Please refer to the Women’s Health Preventive Schedule for additional information.
	Delivery and all inpatient services	No charge	20% coinsurance	Precertification may be required.
<b>If you need help recovering or have other special health needs</b>	Home health care	No charge	20% coinsurance	-----none-----
	Rehabilitation services	No charge	20% coinsurance	-----none-----
	Habilitation services	No charge	20% coinsurance	-----none-----
	Skilled nursing care	No charge	20% coinsurance	-----none-----
	Durable medical equipment	No charge	20% coinsurance	-----none-----
	Hospice service	No charge	20% coinsurance	-----none-----

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Common Medical Event	Services You May Need	Your Cost if You Use a Network Provider	Your Cost if You Use an Out-of-Network Provider	Limitations & Exceptions
<b>If your child needs dental or eye care</b>	Eye exam	Not covered	Not covered	none
	Glasses	Not covered	Not covered	none
	Dental check-up	Not covered	Not covered	none

**Excluded Services & Other Covered Services:**

**Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other excluded services.)**

- Acupuncture
- Cosmetic surgery
- Dental care (Adult)
- Hearing aids
- Long-term care
- Routine eye care (Adult)
- Routine foot care
- Weight loss programs

**Other Covered Services (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)**

- Bariatric surgery
- Chiropractic care
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- Infertility treatment
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*To see examples of how this plan might cover costs for a sample medical situation, see the next page.*

**Questions:** Call \_\_\_\_\_ or visit us at \_\_\_\_\_.

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See the next page for important information about these examples.

You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.

**Having a baby  
(normal delivery)**

- **Amount owed to providers:** \$7,540
- **Plan pays** \$7,500
- **Patient pays** \$40

**Sample care costs:**

Hospital charges (mother)	\$2,700
Routine obstetric care	\$2,100
Hospital charges (baby)	\$900
Anesthesia	\$900
Laboratory tests	\$500
Prescriptions	\$200
Radiology	\$200
Vaccines, other preventive	\$40
<b>Total</b>	<b>\$7,540</b>

**Patient pays:**

Deductibles	\$0
Copays	\$40
Coinsurance	\$0
Limits or exclusions	\$0
<b>Total</b>	<b>\$40</b>

**Managing type 2 diabetes  
(routine maintenance of  
a well-controlled condition)**

- **Amount owed to providers:** \$5,400
- **Plan pays** \$5,100
- **Patient pays** \$300

**Sample care costs:**

Prescriptions	\$2,900
Medical Equipment and Supplies	\$1,300
Office Visits and Procedures	\$700
Education	\$300
Laboratory tests	\$100
Vaccines, other preventive	\$100
<b>Total</b>	<b>\$5,400</b>

**Patient pays:**

Deductibles	\$0
Copays	\$300
Coinsurance	\$0
Limits or exclusions	\$0
<b>Total</b>	<b>\$300</b>

**Questions:** Call \_\_\_\_\_ or visit us at \_\_\_\_\_.

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## Questions and answers about the Coverage Examples:

### What are some of the assumptions behind the Coverage Examples?

- Costs don't include **premiums**.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from **network providers**. If the patient had received care from out-of-network **providers**, costs would have been higher.

### What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how **deductibles**, **copayments**, and **coinsurance** can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

### Does the Coverage Example predict my own care needs?

- ✗ **No.** Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

### Does the Coverage Example predict my future expenses?

- ✗ **No.** Coverage Examples are **not** cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your **providers** charge, and the reimbursement your health plan allows.

### Can I use Coverage Examples to compare plans?

- ✓ **Yes.** When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

### Are there other costs I should consider when comparing plans?

- ✓ **Yes.** An important cost is the **premium** you pay. Generally, the lower your **premium**, the more you'll pay in out-of-pocket costs, such as **copayments**, **deductibles**, and **coinsurance**. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.

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Important Questions	Answers	Why this Matters:
<b>What is the overall <u>deductible</u>?</b>	<b>\$0</b> individual/ <b>\$0</b> family network, <b>\$250</b> individual/ <b>\$500</b> family out-of-network. ↑ ↑↑↑	You must pay all the costs up to the <b>deductible</b> amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the <b>deductible</b> starts over (usually, but not always, January 1st). See the chart starting on page 2 for how much you pay for covered services after you meet the <b>deductible</b> .
<b>Are there other <u>deductibles</u> for specific services?</b>	No.	You don't have to meet <b>deductibles</b> for specific services, but see the chart starting on page 2 for other costs for services this plan covers.
<b>Is there an <u>out-of-pocket limit</u> on my expenses?</b>	Yes, <b>\$0</b> individual/ <b>\$0</b> family network, <b>\$1,000</b> individual/ <b>\$2,000</b> family out-of-network.	The <b>out-of-pocket limit</b> is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.
<b>What is not included in the <u>out-of-pocket limit</u>?</b>	Copayments, deductibles, prescription drug expenses, premiums, balance-billed charges and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the <b>out-of-pocket limit</b> .
<b>Is there an overall annual limit on what the plan pays?</b>	No.	The chart starting on page 2 describes any limits on what the plan will pay for <i>specific</i> covered services, such as office visits.
<b>Does this plan use a <u>network of providers</u>?</b>	Yes. For a list of <b>network providers</b> , see _____ or call _____.	If you use a <b>network</b> doctor or other health care <b>provider</b> , this plan will pay some or all of the costs of covered services. Be aware, your <b>network</b> doctor or hospital may use an out-of-network <b>provider</b> for some services. Plans use the term in-network, <b>preferred</b> , or participating for <b>providers</b> in their <b>network</b> . See the chart starting on page 2 for how this plan pays different kinds of <b>providers</b> .
<b>Do I need a referral to see a <u>specialist</u>?</b>	No.	You can see the <b>specialist</b> you choose without permission from this plan.

**Questions:** Call \_\_\_\_\_ or visit us at \_\_\_\_\_.

If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform) and [www.HealthCare.gov](http://www.HealthCare.gov) or call \_\_\_\_\_ to request a copy.

<b>Are there services this plan doesn't cover?</b>	Yes.	Some of the services this plan doesn't cover are listed in the Excluded Services & Other Covered Services section. See your policy or plan document for additional information about <b>excluded services</b> .
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- **Copayments** are fixed dollar amounts (for example, \$15) you pay for covered health care, usually when you receive the service.
- **Coinsurance** is *your* share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the plan's **allowed amount** for an overnight hospital stay is \$1,000, your **coinsurance** payment of 20% would be \$200. This may change if you haven't met your **deductible**.
- The amount the plan pays for covered services is based on the **allowed amount**. If an out-of-network **provider** charges more than the **allowed amount**, you may have to pay the difference. For example, if an out-of-network hospital charges \$1,500 for an overnight stay and the **allowed amount** is \$1,000, you may have to pay the \$500 difference. (This is called **balance billing**.)
- This plan may encourage you to use **network providers** by charging you lower **deductibles**, **copayments** and **coinsurance** amounts.

Common Medical Event	Services You May Need	Your Cost if You Use a Network Provider	Your Cost if You Use an Out-of-Network Provider	Limitations & Exceptions
<b>If you visit a health care provider's office or clinic</b>	Primary care visit to treat an injury or illness	\$5 copay/visit	20% coinsurance	-----none-----
	Specialist visit	\$5 copay/visit	20% coinsurance	-----none-----
	Other practitioner office visit	\$5 copay/visit for chiropractor	20% coinsurance for chiropractor	-----none-----
	Preventive care Screening Immunization	No charge for preventive care services	No coverage for preventive care visits 20% coinsurance for screening services 20% coinsurance for immunizations	Please refer to your preventive schedule for additional information.

**Questions:** Call \_\_\_\_\_ or visit us at \_\_\_\_\_.

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Common Medical Event	Services You May Need	Your Cost if You Use a Network Provider	Your Cost if You Use an Out-of-Network Provider	Limitations & Exceptions
<b>If you have a test</b>	Diagnostic test (x-ray, blood work)	No charge	20% coinsurance	none
	Imaging (CT/PET scans, MRIs)	No charge	20% coinsurance	none
<b>If you need drugs to treat your illness or condition</b>  More information about <u>prescription drug coverage</u> is available at _____.	Generic drugs	\$5 copay (retail) \$6 copay (mail order)	Not covered	Greater of 34-day supply or 100 units retail pharmacy. Up to 60-day supply maintenance prescription drugs through mail order. Certain participating retail pharmacy providers may have agreed to make maintenance prescription drugs available at the same cost-sharing and quantity limits as the mail service coverage.
	Brand drugs	\$10 copay (retail) \$12 copay (mail order)	Not covered	Greater of 34-day supply or 100 units retail pharmacy. Up to 60-day supply maintenance prescription drugs through mail order. Certain participating retail pharmacy providers may have agreed to make maintenance prescription drugs available at the same cost-sharing and quantity limits as the mail service coverage.
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	No charge	20% coinsurance	none
	Physician/surgeon fees	No charge	20% coinsurance	none

**Questions:** Call \_\_\_\_\_ or visit us at \_\_\_\_\_.

If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform) and [www.HealthCare.gov](http://www.HealthCare.gov) or call \_\_\_\_\_ to request a copy.

Common Medical Event	Services You May Need	Your Cost if You Use a Network Provider	Your Cost if You Use an Out-of-Network Provider	Limitations & Exceptions
<b>If you need immediate medical attention</b>	Emergency room services	No charge	No charge	-----none-----
	Emergency medical transportation	No charge	No charge	-----none-----
	Urgent care	\$5 copay/visit	20% coinsurance	-----none-----
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	No charge	20% coinsurance	Precertification may be required.
	Physician/surgeon fee	No charge	20% coinsurance	-----none-----
<b>If you have mental health, behavioral health, or substance abuse needs</b>	Mental/Behavioral health outpatient services	No charge	20% coinsurance	-----none-----
	Mental/Behavioral health inpatient services	No charge	20% coinsurance	Precertification may be required
	Substance use disorder outpatient services	No charge	20% coinsurance	-----none-----
	Substance use disorder inpatient services	No charge	20% coinsurance	Precertification may be required
<b>If you are pregnant</b>	Prenatal and postnatal care	No charge	20% coinsurance	Network: The first visit to determine pregnancy is covered at no charge. Please refer to the Women’s Health Preventive Schedule for additional information.
	Delivery and all inpatient services	No charge	20% coinsurance	Precertification may be required.
<b>If you need help recovering or have other special health needs</b>	Home health care	No charge	20% coinsurance	-----none-----
	Rehabilitation services	No charge	20% coinsurance	-----none-----
	Habilitation services	No charge	20% coinsurance	-----none-----
	Skilled nursing care	No charge	20% coinsurance	-----none-----
	Durable medical equipment	No charge	20% coinsurance	-----none-----
	Hospice service	No charge	20% coinsurance	-----none-----
<b>If your child needs dental or eye care</b>	Eye exam	Not covered	Not covered	-----none-----
	Glasses	Not covered	Not covered	-----none-----
	Dental check-up	Not covered	Not covered	-----none-----

**Questions:** Call \_\_\_\_\_ or visit us at \_\_\_\_\_.

If you aren’t clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform) and [www.HealthCare.gov](http://www.HealthCare.gov) or call \_\_\_\_\_ to request a copy.

**Excluded Services & Other Covered Services:**

**Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other excluded services.)**

- Acupuncture
- Hearing aids
- Routine foot care
- Cosmetic surgery
- Long-term care
- Weight loss programs
- Dental care (Adult)
- Routine eye care (Adult)

**Other Covered Services (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)**

- Bariatric surgery
- Coverage provided outside the United States. See [www.bcbsa.com](http://www.bcbsa.com)
- Non-emergency care when traveling outside the U.S.
- Chiropractic care
- Infertility treatment
- Private-duty nursing

**Questions:** Call \_\_\_\_\_ or visit us at \_\_\_\_\_.

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### Your Rights to Continue Coverage:

If you lose coverage under the plan, then, depending upon the circumstances, Federal and State laws may provide protections that allow you to keep health coverage. Any such rights may be limited in duration and will require you to pay a **premium**, which may be significantly higher than the premium you pay while covered under the plan. Other limitations on your rights to continue coverage may also apply.

For more information on your rights to continue coverage, contact the plan at \_\_\_\_\_. You may also contact your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or [www.dol.gov/ebsa](http://www.dol.gov/ebsa), or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or [www.cciio.cms.gov](http://www.cciio.cms.gov).

### Your Grievance and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to **appeal** or file a **grievance**. For questions about your rights, this notice, or assistance, you can contact:

- Your plan administrator.

To obtain language assistance, call \_\_\_\_\_.

SPANISH (Español): Para obtener asistencia en Español, llame al \_\_\_\_\_.

TAGALOG (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa \_\_\_\_\_.

CHINESE (中文): 如果需要中文的帮助, 请拨打这个号码 \_\_\_\_\_.

NAVAJO (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijjigo holne' \_\_\_\_\_.

\_\_\_\_\_ *To see examples of how this plan might cover costs for a sample medical situation, see the next page.* \_\_\_\_\_

**Questions:** Call \_\_\_\_\_ or visit us at \_\_\_\_\_.

If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform) and [www.HealthCare.gov](http://www.HealthCare.gov) or call \_\_\_\_\_ to request a copy.

About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.



**This is not a cost estimator.**

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.

**Having a baby**  
(normal delivery)

- Amount owed to providers: \$7,540
- Plan pays \$7,500
- Patient pays \$40

**Sample care costs:**

Hospital charges (mother)	\$2,700
Routine obstetric care	\$2,100
Hospital charges (baby)	\$900
Anesthesia	\$900
Laboratory tests	\$500
Prescriptions	\$200
Radiology	\$200
Vaccines, other preventive	\$40
<b>Total</b>	<b>\$7,540</b>

**Patient pays:**

Deductibles	\$0
Copays	\$40
Coinsurance	\$0
Limits or exclusions	\$0
<b>Total</b>	<b>\$40</b>

**Managing type 2 diabetes**  
(routine maintenance of a well-controlled condition)

- Amount owed to providers: \$5,400
- Plan pays \$5,100
- Patient pays \$300

**Sample care costs:**

Prescriptions	\$2,900
Medical Equipment and Supplies	\$1,300
Office Visits and Procedures	\$700
Education	\$300
Laboratory tests	\$100
Vaccines, other preventive	\$100
<b>Total</b>	<b>\$5,400</b>

**Patient pays:**

Deductibles	\$0
Copays	\$300
Coinsurance	\$0
Limits or exclusions	\$0
<b>Total</b>	<b>\$300</b>

**Questions:** Call \_\_\_\_\_ or visit us at \_\_\_\_\_.

If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform) and [www.HealthCare.gov](http://www.HealthCare.gov) or call \_\_\_\_\_ to request a copy.



## Questions and answers about the Coverage Examples:

### What are some of the assumptions behind the Coverage Examples?

- Costs don't include **premiums**.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from **network providers**. If the patient had received care from out-of-network **providers**, costs would have been higher.

### What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how **deductibles**, **copayments**, and **coinsurance** can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

### Does the Coverage Example predict my own care needs?

- ✗ **No.** Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

### Does the Coverage Example predict my future expenses?

- ✗ **No.** Coverage Examples are **not** cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your **providers** charge, and the reimbursement your health plan allows.

### Can I use Coverage Examples to compare plans?

- ✓ **Yes.** When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

### Are there other costs I should consider when comparing plans?

- ✓ **Yes.** An important cost is the **premium** you pay. Generally, the lower your **premium**, the more you'll pay in out-of-pocket costs, such as **copayments**, **deductibles**, and **coinsurance**. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.

**Questions:** Call \_\_\_\_\_ or visit us at \_\_\_\_\_.

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**This is only a summary.** If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at Human Resources or by calling 724-744-4496 x2.

Important Questions	Answers	Why this Matters:
<b>What is the overall <u>deductible</u>?</b>	<p><b>\$250</b> individual/<b>\$500</b> family network,  <b>\$500</b> individual/<b>\$1,000</b> family out-of-network.</p> <p><u>Network deductible</u> does not apply to office visits, preventive care services, emergency room services, urgent care, rehabilitation services and prescription drug benefits.</p> <p>↑ Copayments don't count toward the <u>network deductible</u>.</p>	<p>You must pay all the costs up to the <b>deductible</b> amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the <b>deductible</b> starts over (usually, but not always, January 1st). See the chart starting on page 3 for how much you pay for covered services after you meet the <b>deductible</b>.</p>
<b>Are there other <u>deductibles</u> for specific services?</b>	No.	You don't have to meet <b>deductibles</b> for specific services, but see the chart starting on page 3 for other costs for services this plan covers.
<b>Is there an <u>out-of-pocket limit</u> on my expenses?</b>	Yes, <b>\$0</b> individual/ <b>\$0</b> family network, <b>\$1,500</b> individual/ <b>\$3,000</b> family out-of-network.	The <b>out-of-pocket limit</b> is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.
<b>What is not included in the <u>out-of-pocket limit</u>?</b>	Copayments, deductibles, prescription drug expenses, premiums, balance-billed charges and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the <b>out-of-pocket limit</b> .
<b>Is there an overall annual limit on what the plan pays?</b>	No.	The chart starting on page 3 describes any limits on what the plan will pay for <i>specific</i> covered services, such as office visits.

**Questions:** Call \_\_\_\_\_ or visit us at \_\_\_\_\_.

If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform) and [www.HealthCare.gov](http://www.HealthCare.gov) or call \_\_\_\_\_ to request a copy.

<p><b>Does this plan use a <u>network of providers</u>?</b></p>	<p>Yes. For a list of <u>network providers</u>, see _____ or call _____.</p>	<p>If you use a <u>network</u> doctor or other health care <u>provider</u>, this plan will pay some or all of the costs of covered services. Be aware, your <u>network</u> doctor or hospital may use an out-of-network <u>provider</u> for some services. Plans use the term in-network, <u>preferred</u>, or participating for <u>providers</u> in their <u>network</u>. See the chart starting on page 3 for how this plan pays different kinds of <u>providers</u>.</p>
<p><b>Do I need a referral to see a <u>specialist</u>?</b></p>	<p>No.</p>	<p>You can see the <u>specialist</u> you choose without permission from this plan.</p>
<p><b>Are there services this plan doesn't cover?</b></p>	<p>Yes.</p>	<p>Some of the services this plan doesn't cover are listed in the Excluded Services &amp; Other Covered Services section. See your policy or plan document for additional information about <u>excluded services</u>.</p>



- **Copayments** are fixed dollar amounts (for example, \$15) you pay for covered health care, usually when you receive the service.
- **Coinsurance** is *your* share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the plan's **allowed amount** for an overnight hospital stay is \$1,000, your **coinsurance** payment of 20% would be \$200. This may change if you haven't met your **deductible**.
- The amount the plan pays for covered services is based on the **allowed amount**. If an out-of-network **provider** charges more than the **allowed amount**, you may have to pay the difference. For example, if an out-of-network hospital charges \$1,500 for an overnight stay and the **allowed amount** is \$1,000, you may have to pay the \$500 difference. (This is called **balance billing**.)
- This plan may encourage you to use **network providers** by charging you lower **deductibles**, **copayments** and **coinsurance** amounts.

**Questions:** Call \_\_\_\_\_ or visit us at \_\_\_\_\_.

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Common Medical Event	Services You May Need	Your Cost if You Use a Network Provider	Your Cost if You Use an Out-of-Network Provider	Limitations & Exceptions
<b>If you visit a health care provider's office or clinic</b>	Primary care visit to treat an injury or illness	\$10 copay/visit	20% coinsurance	none
	Specialist visit	\$10 copay/visit	20% coinsurance	none
	Other practitioner office visit	\$10 copay/visit for chiropractor	20% coinsurance for chiropractor	Combined network and out-of-network: 20 visits per benefit period.
	Preventive care Screening Immunization	No charge for preventive care services	No coverage for preventive care visits 20% coinsurance for screening services 20% coinsurance for immunizations	Please refer to your preventive schedule for additional information.
<b>If you have a test</b>	Diagnostic test (x-ray, blood work)	No charge	20% coinsurance	none
	Imaging (CT/PET scans, MRIs)	No charge	20% coinsurance	none

**Questions:** Call \_\_\_\_\_ or visit us at \_\_\_\_\_.

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Common Medical Event	Services You May Need	Your Cost if You Use a Network Provider	Your Cost if You Use an Out-of-Network Provider	Limitations & Exceptions
<p><b>If you need drugs to treat your illness or condition</b></p> <p>More information about <b><u>prescription drug coverage</u></b> is available at _____.</p>	Generic drugs	\$5 copay (retail) \$10 copay (mail order)	Not covered	Up to 31-day supply retail pharmacy. Up to 90-day supply maintenance prescription drugs through mail order. Certain participating retail pharmacy providers may have agreed to make maintenance prescription drugs available at the same cost-sharing and quantity limits as the mail service coverage.
	Formulary Brand drugs	\$15 copay (retail) \$30 copay (mail order)	Not covered	Up to 31-day supply retail pharmacy. Up to 90-day supply maintenance prescription drugs through mail order. Certain participating retail pharmacy providers may have agreed to make maintenance prescription drugs available at the same cost-sharing and quantity limits as the mail service coverage.

**Questions:** Call \_\_\_\_\_ or visit us at \_\_\_\_\_.

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Common Medical Event	Services You May Need	Your Cost if You Use a Network Provider	Your Cost if You Use an Out-of-Network Provider	Limitations & Exceptions
	Non-Formulary Brand <u>drugs</u>	\$30 copay (retail) \$60 copay (mail order)	Not covered	Up to 31-day supply retail pharmacy. Up to 90-day supply maintenance prescription drugs through mail order. Certain participating retail pharmacy providers may have agreed to make maintenance prescription drugs available at the same cost-sharing and quantity limits as the mail service coverage.
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	No charge	20% coinsurance	none
	Physician/surgeon fees	No charge	20% coinsurance	none
<b>If you need immediate medical attention</b>	Emergency room services	\$35 copay/visit	\$35 copay/visit	Copay waived if admitted as an inpatient.
	Emergency medical transportation	No charge	No charge	none
	Urgent care	\$10 copay/visit	20% coinsurance	none
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	No charge	20% coinsurance	Pre-certification may be required.
	Physician/surgeon fee	No charge	20% coinsurance	none
<b>If you have mental health, behavioral health, or substance abuse needs</b>	Mental/Behavioral health outpatient services	No charge	20% coinsurance	none
	Mental/Behavioral health inpatient services	No charge	20% coinsurance	Pre-certification may be required
	Substance use disorder outpatient services	No charge	20% coinsurance	none
	Substance use disorder inpatient services	No charge	20% coinsurance	Pre-certification may be required

**Questions:** Call \_\_\_\_\_ or visit us at \_\_\_\_\_.

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Common Medical Event	Services You May Need	Your Cost if You Use a Network Provider	Your Cost if You Use an Out-of-Network Provider	Limitations & Exceptions
<b>If you are pregnant</b>	Prenatal and postnatal care	No charge	20% coinsurance	Network: The first visit to determine pregnancy is covered at no charge. Please refer to the Women’s Health Preventive Schedule for additional information.
	Delivery and all inpatient services	No charge	20% coinsurance	Precertification may be required.
<b>If you need help recovering or have other special health needs</b>	Home health care	No charge	20% coinsurance	none
	Rehabilitation services	\$10 copay/visit	20% coinsurance	Combined network and out-of-network: 20 physical medicine visits, 20 speech therapy visits and 20 occupational therapy visits per benefit period.
	Habilitation services	\$10 copay/visit	20% coinsurance	
	Skilled nursing care	No charge	20% coinsurance	Out-of-network: 100 days per benefit period.
	Durable medical equipment	No charge	20% coinsurance	none
	Hospice service	No charge	20% coinsurance	none
<b>If your child needs dental or eye care</b>	Eye exam	Not covered	Not covered	none
	Glasses	Not covered	Not covered	none
	Dental check-up	Not covered	Not covered	none

**Questions:** Call \_\_\_\_\_ or visit us at \_\_\_\_\_.

If you aren’t clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform) and [www.HealthCare.gov](http://www.HealthCare.gov) or call \_\_\_\_\_ to request a copy.

**Excluded Services & Other Covered Services:**

**Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other excluded services.)**

- Acupuncture
- Hearing aids
- Routine foot care
- Cosmetic surgery
- Long-term care
- Weight loss programs
- Dental care (Adult)
- Routine eye care (Adult)

**Other Covered Services (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)**

- Bariatric surgery
- Coverage provided outside the United States. See [www.bcbsa.com](http://www.bcbsa.com)
- Non-emergency care when traveling outside the U.S.
- Chiropractic care
- Infertility treatment
- Private-duty nursing

**Questions:** Call \_\_\_\_\_ or visit us at \_\_\_\_\_.

If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform) and [www.HealthCare.gov](http://www.HealthCare.gov) or call \_\_\_\_\_ to request a copy.



Your Rights to Continue Coverage:

If you lose coverage under the plan, then, depending upon the circumstances, Federal and State laws may provide protections that allow you to keep health coverage. Any such rights may be limited in duration and will require you to pay a premium, which may be significantly higher than the premium you pay while covered under the plan. Other limitations on your rights to continue coverage may also apply.

For more information on your rights to continue coverage, contact the plan at \_\_\_\_\_. You may also contact your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.gov.

Your Grievance and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to appeal or file a grievance. For questions about your rights, this notice, or assistance, you can contact:

- Your plan administrator.

To obtain language assistance, call \_\_\_\_\_.

SPANISH (Español): Para obtener asistencia en Español, llame al \_\_\_\_\_.

TAGALOG (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa \_\_\_\_\_.

CHINESE (中文): 如果需要中文的帮助，请拨打这个号码 \_\_\_\_\_.

NAVAJO (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiiijigo holne' \_\_\_\_\_.

\_\_\_\_\_ To see examples of how this plan might cover costs for a sample medical situation, see the next page. \_\_\_\_\_

Questions: Call \_\_\_\_\_ or visit us at \_\_\_\_\_.

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About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.



**This is not a cost estimator.**

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.

**Having a baby**  
(normal delivery)

- Amount owed to providers: \$7,540
- Plan pays \$7,250
- Patient pays \$290

**Sample care costs:**

Hospital charges (mother)	\$2,700
Routine obstetric care	\$2,100
Hospital charges (baby)	\$900
Anesthesia	\$900
Laboratory tests	\$500
Prescriptions	\$200
Radiology	\$200
Vaccines, other preventive	\$40
<b>Total</b>	<b>\$7,540</b>

**Patient pays:**

Deductibles	\$250
Copays	\$40
Coinsurance	\$0
Limits or exclusions	\$0
<b>Total</b>	<b>\$290</b>

**Managing type 2 diabetes**  
(routine maintenance of a well-controlled condition)

- Amount owed to providers: \$5,400
- Plan pays \$4,850
- Patient pays \$550

**Sample care costs:**

Prescriptions	\$2,900
Medical Equipment and Supplies	\$1,300
Office Visits and Procedures	\$700
Education	\$300
Laboratory tests	\$100
Vaccines, other preventive	\$100
<b>Total</b>	<b>\$5,400</b>

**Patient pays:**

Deductibles	\$250
Copays	\$300
Coinsurance	\$0
Limits or exclusions	\$0
<b>Total</b>	<b>\$550</b>

**Questions:** Call \_\_\_\_\_ or visit us at \_\_\_\_\_.

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## Questions and answers about the Coverage Examples:

### What are some of the assumptions behind the Coverage Examples?

- Costs don't include **premiums**.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from **network providers**. If the patient had received care from out-of-network **providers**, costs would have been higher.

### What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how **deductibles**, **copayments**, and **coinsurance** can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

### Does the Coverage Example predict my own care needs?

- ✗ **No.** Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

### Does the Coverage Example predict my future expenses?

- ✗ **No.** Coverage Examples are **not** cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your **providers** charge, and the reimbursement your health plan allows.

### Can I use Coverage Examples to compare plans?

- ✓ **Yes.** When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

### Are there other costs I should consider when comparing plans?

- ✓ **Yes.** An important cost is the **premium** you pay. Generally, the lower your **premium**, the more you'll pay in out-of-pocket costs, such as **copayments**, **deductibles**, and **coinsurance**. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.

**Questions:** Call \_\_\_\_\_ or visit us at \_\_\_\_\_.

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